



BENEFITS OF USING A BOND ORIGINATOR

Buying a home is one of the most significant – and life-changing – investments you'll ever make, which is why you need a home loan expert to guide you through the homebuying journey.

- ✓ It is **EASY** as the client will have someone to guide them through the process and explain the complicated legal and financial aspects of their application.
- ✓ It is **TIME SAVING** as the application is submitted electronically and simultaneously to all banks. This not only saves the client time from visiting each bank but also client will complete **ONE APPLICATION FORM**, as opposed to completing each bank form
- ✓ An originator will assist the client with an overall assessment of their **FINANCIAL SITUATION, CREDITWORTHINESS and AFFORDABILITY**
- ✓ It **INCREASES THE LIKELIHOOD OF OBTAINING A HOMELOAN** due to the originator's knowledge of the different banks' lending criteria
- ✓ The multiple-quote model enables originators to **NEGOTIATE INTEREST RATES** with banks depending on what other banks have offered.
- ✓ There is **CONTROL and COORDINATION** around the application process which also benefits the seller as this creates certainty that everything possible is done to assist on the transaction.